

Information to identify the case:

Debtor 1	Laura F Bastone	Social Security number or ITIN	xxx-xx-3793
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-14977-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Laura F Bastone

3/1/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Laura F Bastone
Debtor

Case No. 19-14977-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 01, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2024:

Recip ID	Recipient Name and Address
db	+ Laura F Bastone, 77 Chestnut Way, Manalapan, NJ 07726-3835
cr	+ PHH MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
sp	+ Phillip Barrood, Century 21, 3060 State Route 27, Kendall Park, NJ 08824-1663
518077573	+ Oak Knoll Condo Assoc., 4 Walter Foran Blvd Ste 311, Flemington, NJ 08822-4668
518160164	+ Oak Knoll Condominium Association, Inc., c/o Radom & Wetter, Vanessa S.L. Nixon,, 245 Route 22 West, Suite 201, Bridgewater, NJ 08807-2560
519766867	+ Robert Manchel, Esq., Law Offices of Robert Manchel, Executive Center of Greentree, One Eves Drive, Suite 111, Marlton, New Jersey 08053-3125
518101760	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 01 2024 21:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Mar 01 2024 21:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 01 2024 21:41:00	Santander Consumer USA Inc., d/b/a Chrysler Capita, P.O. Box 961275, Fort Worth, TX 76161-0275
518077565	EDI: CITICORP	Mar 02 2024 02:10:00	Best Buy Credit Services, PO Box 9001007, Louisville, KY 40290-1007
518166101	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 01 2024 21:41:00	CCAP Auto Lease LTD, P.O. Box 961275, Fort Worth, TX 76161-0275
518077566	EDI: CAPITALONE.COM	Mar 02 2024 02:10:00	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
518137016	+ EDI: AIS.COM	Mar 02 2024 02:10:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518077567	^ MEBN	Mar 01 2024 21:31:39	Chrysler Capital, PO Box 660647, Dallas, TX 75266-0647
518077568	EDI: WFNNB.COM	Mar 02 2024 02:10:00	Comenity - Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
518077569	Email/PDF: creditonebknotifications@resurgent.com	Mar 01 2024 21:48:26	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
518077575	Email/Text: BKCourtNotices@yourmortgageonline.com	Mar 01 2024 21:39:00	Plaza Home Mortgage, Inc., 1 Corporate Dr Ste 360, Lake Zurich, IL 60047-8945
518077571	EDI: CITICORP	Mar 02 2024 02:10:00	Macy's, PO Box 9001094, Louisville, KY 40290-1094

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518258684	EDI: Q3G.COM	Mar 02 2024 02:10:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518077570	EDI: CITICORP	Mar 02 2024 02:10:00	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
518212702	Email/PDF: resurgentbknotifications@resurgent.com	Mar 01 2024 21:48:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519639626	+ EDI: AISMIDFIRST	Mar 02 2024 02:10:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
519639625	+ EDI: AISMIDFIRST	Mar 02 2024 02:10:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518077572	EDI: MAXMSAIDV	Mar 02 2024 02:10:00	Navient, PO Box 740351, Atlanta, GA 30374-0351
518269606	EDI: MAXMSAIDV	Mar 02 2024 02:10:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
518077574	EDI: AGFINANCE.COM	Mar 02 2024 02:10:00	One Main, PO Box 742536, Cincinnati, OH 45274-2536
518169827	+ EDI: AGFINANCE.COM	Mar 02 2024 02:10:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
518195872	+ Email/Text: RASEBN@raslg.com	Mar 01 2024 21:38:00	PHH Mortgage, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518259023	+ EDI: LCIPHMRGT	Mar 02 2024 02:10:00	PHH Mortgage Corporation, 1 Mortgage Way - Mail Stop SV-22, Mount Laurel, NJ 08054-4637
518249757	EDI: PRA.COM	Mar 02 2024 02:10:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
518249762	EDI: PRA.COM	Mar 02 2024 02:10:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
518253069	EDI: PRA.COM	Mar 02 2024 02:10:00	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
518242056	EDI: Q3G.COM	Mar 02 2024 02:10:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518395843	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 01 2024 21:38:00	State of New Jersey, Division of Taxation Bankruptcy, PO Box 245, Trenton, NJ 08695
518077576	EDI: SYNC	Mar 02 2024 02:10:00	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
518077577	EDI: SYNC	Mar 02 2024 02:10:00	Walmart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PHH Mortgage, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0312-3

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor PHH Mortgage ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor PHH MORTGAGE CORPORATION hkaplan@rasnj.com kimwilson@raslg.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. d/b/a Chrysler Capital as servicer for CCAP Auto Lease Ltd. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Robert Manchel	on behalf of Debtor Laura F Bastone manchellaw@yahoo.com manchel.robertb132225@notify.bestcase.com
Shauna M Deluca	on behalf of Creditor PHH Mortgage sdeluca@hasbanilight.com hllawpc@gmail.com
Shauna M Deluca	on behalf of Creditor PHH MORTGAGE CORPORATION sdeluca@hasbanilight.com hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor PHH MORTGAGE CORPORATION smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11